



Annual Report 2019-20



Antigonish Affordable
Housing Society



About Us

The Antigonish Affordable Housing Society (AAHS) became a registered Canadian charity in 2014 and, since then, our active Board of Directors has been working hard to bring our vision to reality.

AAHS envisions having sufficient environmentally, socially and financially sustainable, community-supported affordable housing available to residents of Antigonish Town and County who live on low incomes.

Our mission is to research and develop opportunities to create (i.e. build new or renovate existing) affordable housing and to provide social support for the residents of our developments.

Message from the Chair

As I reflect on this past year, I have a deep sense of amazement and gratitude; amazement at how much we have been able to accomplish, and gratitude for all the support and encouragement that we have received to help us achieve our goals.

The opening of Riverside Estates in October 2018 was the realization of a dream for many people who have worked diligently over 25 years for affordable housing in Antigonish Town and County. It represents the success of AAHS in achieving its mission of researching and developing affordable housing and providing social support for the tenants. It brings to life our vision of having community-supported affordable housing that is environmentally, socially and financially sustainable.

The Board of Directors has worked extremely hard to ensure that we are financially responsible and sustainable. For each phase of our building we have been able to identify cost savings, and to come in under budget. We have been successful in securing funding from all levels of government, private donors, businesses and community members. We have also been successful in achieving our Capital Campaign fundraising goal of \$250,000 within 12 months. We have taken the time to do financial strategic planning, which has helped us to develop strategies for future financial sustainability.

Our commitment to environmental sustainability is clearly demonstrated through Riverside Estates. At the completion of Phase 2, only three wheelbarrows of waste were sent to the landfill. The units were constructed above standard, with insulation, heat pumps, heat recovery ventilation systems and energy star rated appliances and windows, resulting in low electrical costs to the tenants. Phase 2 was designed with the future installation of solar panels in mind. Garden boxes have been made available to all tenants, and exterior clotheslines will also be available.

For the tenants, Riverside Estates is their home, where they tell us they feel safe and happy, and where they are finding a sense of community. The Community Room has contributed significantly to this. Residents can come together to discuss issues or ideas, share food and take part in new learning opportunities. The Community Navigator plays a key role in supporting the tenants to access the resources they need to live well, and to foster a strong community.

Contributing to our success is the commitment of the board to be a learning organization that takes the time to reflect, learn, share and co-learn with others. Building on our first People's School, we co-hosted a second People's School on Housing Needs: From Research to Action. These People's Schools have provided space for innovation and collaboration, building networks and linkages, with the intention of inspiring action for affordable housing in Nova Scotia. AAHS is now seen as a leader in enriching the affordable housing discussion in Nova Scotia.

The sense of gratitude that I have is for the passion and commitment of so many people who have contributed to our success. The directors have spent countless hours to make sure we have a strong organization that is able to meet its goals. We rely on many volunteers who share their time, expertise and resources. We also appreciate that our contractors have gone the extra mile to ensure that we have been able to build a quality building while coming in under budget. Finally, to all our financial contributors who helped us make this vision become a reality, thank you.



AAHS Board of Directors

Officers

Chair: Colleen Cameron
Co-Chair: Pauline MacIntosh
Secretary: Rachel MacFarlane
Treasurer: Angus MacGillivray

Directors

Janet Becigneul
Shaun Chisholm
Willie Cormier
Phillip Girvan
Olga Gladkikh (to June 2019)
Doreen Grant
Monica Lent (to June 2019)
Donnie MacDonald
Briana McCarron
Theresa MacNeil
Sr. Marion Sheridan
Joanne Tompkins
Eric Smith

Community Navigator and Property Management

Carleton MacNeil

Tenant Selection Committee

Frank Gallant
Donnie MacDonald
Mary Saunders
Maria Van Vonderen
Carleton MacNeil

Tenant Advisory Group

Residents of Riverside Estates
Carleton MacNeil

AAHS Committee Reports

Building Committee Report

During this past year at Hope Lane, concrete sidewalks were poured from the building out to the street (Annie's Bluff). This sidewalk gives the tenants barrier free access to the town sidewalks. At the same time a gravel parking lot was constructed across from the Community Room on land generously loaned to us by the Town of Antigonish. As well as providing extra parking for events at the Community Room, the lot will provide a turning spot for the Antigonish Transit Bus. A new washer and dryer set, dedicated as scent-free, was added to the laundry room. Extensive landscaping was carried out around the building and the tenants continue to be very happy with their new home. Four garden boxes were constructed in the garden area behind the building. In March we received approval from Nova Scotia Power to install 95 solar panels on the building.

Additionally, this year, we received 1.5 acres of land on Appleseed Drive across from the Elementary and Junior Schools. In November, an on-site meeting was arranged with Brian Lynch to discuss the topography and the various possibilities to take full advantage of the lot. In January, the committee met with Dale Archibald to discuss the procedure for developing the lot and possible designs to take full advantage of the topography. In subsequent meetings preliminary plans were completed for a building of fifteen units consisting of a mixture of one-, two-, and three-bedroom units, as well as barrier free units.

We are looking forward to the realization of this project over the next two years.

Members: Shaun Chisholm (chair), Angus MacGillivray, and Colleen Cameron

Communications & Community Outreach Committee

In the 2019-20 year, the committee lost one member--with the retirement of committee chair, Olga Gladkikh--but gained three new members. We continued to engage the broader community while supporting fundraising events and efforts. During this time, four press releases were prepared, lending to our mandate of keeping the society in the public eye.

In social media, we grew our presence on Facebook by increasing our page likes from 616 at the start of the year to 691 by year's end. Our post announcing that AAHS had won the Good Neighbour Award, was our most popular, reaching over 1,300 people. A series of posts detailing Colleen as the recipient of the Chamber of Commerce Community Builder Award reached more than 1,800 people. We posted two videos, one created to showcase the Community Room and Tenant Advisory Group, and the other to highlight our Chair's presentation about the need for safe and affordable housing, delivered at the Unity in Diversity Walk in September. Other posts include our participation in the Highland Games Street Fair, and the sharing of links to articles about AAHS's accomplishments and next steps. We also created and promoted three event publicity pages, reaching over 5,000 individuals.

In summer 2019, the committee circulated a revised letterhead to the board, prepared a news release on the grant received from Community, Culture and Heritage, and organized and promoted our participation in the Highland Games Street Fair. In the fall, the committee met with former committee chair, Olga Gladkikh. It was the first meeting of the new group, and we were able to express gratitude to Olga for her service, and to review with her the committee's strategy for raising the profile of the Society. It was also a chance to ask questions and define roles for individuals and talk about how the communications committee interacts with other committees. Olga handed off a catalogue of past promotional material, annual reports, and news items.

Rachel assumed the role of chair, and the group discussed how it would manage the various aspects of communication – Facebook, website, constant contact email program, Instagram, and who on the committee might be best suited for each of these varied tasks. We also met with Crispin from Simply Ducky to do a brief orientation of the website, as Olga was the committee member who was most involved with keeping the site updated.

We worked on a communications piece and a draft poster to promote the on-line auction for the beautiful stained glass received from the Sisters of St. Martha. As of this writing, the initiative is on hold due to Covid-19. The committee ended the reporting period providing support to the 3rd annual pool event at Dooly's, setting up a Facebook event, designing an AAHS sign for the event, and supporting the sales of advertising and tickets. Following the event, the committee prepared and posted a thank you to our sponsors and supporters.

In the coming year, the Communications & Community Outreach Committee hopes to focus on much-needed website updates. The committee will continue to work with other AAHS committees to promote the Society while engaging our supporters, volunteers and the broader community.

Members: Rachel MacFarlane (chair), Janet Beigneul, Eric Smith, Briana McCarron, and Phil Girvan

Fundraising Committee

During the 2019-2020 fiscal period we continued to receive tremendous support from the residents of Antigonish Town and County, with charitable donations for operating costs totalling in excess of twenty-five thousand dollars. We would like to thank the very generous individual donors for their financial support.

The Fundraising Committee annually hosts three main community events to raise funds for our ongoing operations. During this fiscal period, we were able to host the Curling Bonspiel and the Dooly's Pool Challenge. These events raised over six thousand dollars to go toward operating costs. Unfortunately, planning for the annual dance, which is normally held in May, was put on hold, due to Covid-related restrictions. We would like to thank the very generous individuals, organizations and businesses who have contributed funds and promotional items, and who have purchased advertising and tickets, to ensure the success of these events.

During this period, the Fundraising Committee completed many grant applications to support our ongoing operating cost and capital projects. These applications require a huge commitment of time for the members of the Committee. Some of these applications are successful and many are not. We are pleased to report that we were successful in receiving grants to assist with the sidewalk extension, the solar panel installation, the Applesed Build, and ongoing operating costs.

Members: Colleen Cameron (chair), Angus MacGillivray, Janet Becigneul, Donnie MacDonald, Joanne Tompkins, Theresa MacNeil, Doreen Grant, Briana McCarron, Eric Smith

Our Funders

The Antigonish Affordable Housing Society would like to thank the following major supporters for their support:

- Congregation of the Sisters of Saint Martha
- Antigonish Community Energy Cooperative
- Municipality of the County of Antigonish
- Town of Antigonish
- Canada Mortgage and Housing
- Housing Nova Scotia
- Canada Mortgage and Housing
- Efficiency Nova Scotia
- Province of Nova Scotia

Governance Committee Report

During this past year, the Governance Committee met monthly. Monica Lent left the Committee in June 2019 and Philip Girvan joined the Committee in January 2020.

Several Policies and Procedures were revised. Three were moved to the Human Resources and Tenant Community Building Committee for completion: the AAHS Resident Guide, the AAHS Tenant Selection Subcommittee and the AAHS Application Process. This was a long process, but very worthwhile as the reviews are providing more clarity to the AAHS.

The Committee worked on two other major topics: the Board Continuity Plan and the Strategic Thinking Retreat. The Continuity Plan is ongoing. The last AAHS Board retreat was held in 2017. The Governance Committee felt that with the evolution of the Antigonish Affordable Housing Society, the Board needed to revisit the Board mission and values and review Board structures. This was approved by the Board.

A Subcommittee of the Governance Committee including Philip, Sr. Marion, and Pauline MacIntosh, board member and representing the Executive Committee, will work on the planning of such a retreat. This retreat is delayed to the Fall 2020 due to the restrictions of Covid-19 pandemic.

The Governance Committee completed reports on the rotation of Board Members and composition of Board Committees. The Governance Committee also acts as the Nominating Committee.

All the work of the Governance Committee is done referencing the AAHS Vision and Mission Statements.

Members: Marion Sheridan, csm (chair), Philip Girvan, and Joanne Tompkins

Human Resources and Tenant Community Development Committee

The Human Resources and Tenant Community Development Committee works closely with the Community Navigator, generally meeting with him on a bi-weekly basis throughout the year. The role of the Community Navigator is unique and essential in ensuring social inclusion among the tenants and between the tenants and the wider community. As a committee, and as an organization, we are continually learning, deepening and refining our understanding of this complex role. The navigator works with the residents of Riverside Estates and communicates regularly with people in the wider community seeking affordable housing and sees, on a daily basis, the barriers, and challenges faced by people living on low income. AAHS would like to be able to use that information and knowledge to advocate for greater support for affordable housing and poverty reduction.

The Community Navigator continues to work with the Tenant Advisory Group (TAG) on a regular basis and TAG meetings are held bi-weekly. The HRTCDC wanted to hear feedback from the residents and developed an anonymous survey of the tenants in relation to the TAG meetings and to seek their input regarding formal and informal ways to build community at Riverside Estates. Uptake of the survey was excellent with 100% of tenants replying. A follow up meeting was planned to further discuss results but had to be postponed due to the pandemic. It will be held at a later date.

The summer months at Riverside Estates were greatly enhanced by the wonderful weather which gave people opportunities for socializing outside more. The garden boxes proved to be a focal point of community gathering and tenants enjoyed sitting together and sharing. The outdoor spaces were enhanced by the procurement of a community picnic table and BBQ, which brought the tenants together. The Tenant Advisory Group, through their recycling program, maintains the BBQ supplies for the tenants.

With the anticipation of a potential new build beginning in Fall 2020, the HRTCDC saw the need to review the role of the Community Navigator in relation to both the Tenant Selection Committee and to the application process. Both processes were lengthier than expected but resulted in important clarifications and better alignment. This led to wider discussion at the Committee and Board level, which can only benefit the organization. Currently the AAHS Point System and Application Process are in the process of being discussed and revised.

In an attempt to better understand the complexity of the role of the Community Navigator, with an eye towards having to share the Community Navigator between two sites with a future build, it was recommended by the Board Chair that a time analysis audit be conducted. Beginning in January 2020, such a time analysis of the Community Navigator role was conducted over an eight-week period and the results were presented to the Board Chair. This provided important understanding of the complexity of the role and will lead to a revised reporting structure. This will help both to understand the role better and to generate data about affordable housing that can be used to lobby for change.

The importance of the Community Navigator's role was highlighted during COVID 19 which marked a period of chronic stress for the entire community, but which was felt in a heightened way by people living on limited incomes. The Community Room provided a safe physical space where tenants could and did meet (while physically distancing) with the Community Navigator. The Community Navigator provided important daily reassurance to tenants and helped to ensure safety protocols were adhered to.

During the year the HRTCDC was pleased to be able to access the Endowment Tenant Contingency Fund on occasions where unexpected situations arose and emergency funds were required. The process for administering the fund has been streamlined and has been helpful in supporting tenants during difficult circumstances.

The Community Room continues to be a place to build community among the tenants of Riverside Estates and with the wider community. Tenant Advisory Committee meetings are held there, and the room is used for special events during holidays. A large TV Monitor installed in the room (paid for through the tenant recycling program) allows for people to gather to watch movies. A free Tax Clinic, to assist tenants to prepare their taxes, was proposed for late March but was cancelled due to the pandemic.

Members: Joanne Tompkins (chair), Theresa MacNeil, and Marion Sheridan, csm

AAHS - Balance Sheet as of 2020-03-31

Submitted by AAHS Treasurer Angus MacGillivray

(With comparative figures for the previous year)

ASSETS		<u>31-Mar-20</u>	<u>31-Mar-19</u>
<u>Current Assets</u>			
Cash		\$ 204,812	\$ 162,473
Investments		\$ 122,631	\$ 96,162
Rent Receivables		\$ -	\$ 884
Other Receivables		\$ 124,549	\$ -
Prepaid		\$ 7,909	\$ 7,049
Total Current Assets		\$ 459,901	\$ 266,569
<u>Capital Assets</u>			
Property & Equipment	Note 1	\$ 1,962,541	\$ 1,930,492
Total Capital Assets		\$ 1,962,541	\$ 1,930,492
TOTAL ASSETS		\$ 2,422,442	\$ 2,197,061
LIABILITIES			
<u>Current Liabilities</u>			
Accounts Payable		\$ 32,290	\$ 1,195
Accruals		\$ 1,975	\$ 11,900
Security Deposits		\$ 3,909	\$ 3,640
HST Paid on Purchases - Refundable		- \$ 8,260	- \$ 11,422
Unearned Revenue		\$ 3,510	\$ 33,079
Total Current Liabilities		\$ 33,424	\$ 38,391
<u>Long Term Liabilities</u>			
Deferred Grants		\$ 53,541	\$ -
Deferred Contributions		\$ 56,000	\$ 70,000
Loans - Housing Nova Scotia		\$ 533,334	\$ 572,224
Note Payable		\$ 125,000	\$ 125,000
Mortgages		\$ 706,924	\$ 735,797
Total Long Term Liabilities		\$ 1,474,799	\$ 1,503,020
TOTAL LIABILITIES		\$ 1,508,223	\$ 1,541,412
NET ASSETS/EQUITY			
Unrealized Gains and Losses		- \$ 11,818	\$ -
Restricted Funds	Note 2	\$ 313,725	\$ 88,084
Restricted Capital Asset		\$ 597,283	\$ 497,472
Unrestricted		\$ 15,029	\$ 70,093
TOTAL NET ASSETS/EQUITY		\$ 914,219	\$ 655,649
LIABILITIES AND NET ASSETS/EQUITY		\$ 2,422,442	\$ 2,197,061

AAHS - Income Statement 2019-2020

(For the period ending March 31, 2020)
(With comparative figures for the previous year)

	<u>Actual</u> <u>31-Mar-19</u>	<u>Actual</u> <u>31-Mar-20</u>	<u>Budget</u> <u>31-Mar-20</u>
REVENUE			
<u>Rental Operation - Riverside Estates</u>			
Rental Income	\$ 70,060	\$ 102,575	\$ 100,560
Grants - Operating	\$ 14,100	\$ 34,300	\$ 6,000
Amortization - Deferred Contributions Nav.	\$ 5,000	\$ 14,000	\$ 14,000
Loan Forgiveness - HNS	\$ 22,221	\$ 40,000	\$ 40,000
Total	\$ 111,381	\$ 190,875	\$ 160,560
Deduct			
Rental Expenses Note 3	\$ 156,929	\$ 180,712	\$ 181,596
Rental Income (Loss)	\$ 45,548	\$ 10,163	- \$ 21,036
<u>Other Revenue</u>			
Contributions/Donations	\$ 82,374	\$ 153,062	\$ 17,000
Grants - Capital	\$ -	\$ 75,773	\$ -
Investment	\$ 1,525	\$ 3,555	\$ 500
Fundraising	\$ 17,389	\$ 6,623	\$ 10,000
Amortization - Deferred Grants Appleseed	\$ -	\$ 9,459	\$ -
Amortization - Tenant Special Needs Fund	\$ 3,850	\$ 1,843	\$ 6,000
Misc	\$ 5,637	\$ -	\$ -
Total Other Revenue	\$ 110,775	\$ 250,315	\$ 33,500
TOTAL REVENUE	\$ 65,227	\$ 260,478	\$ 12,464
<u>General and Admin Expenses</u>			
Insurance - Board	\$ 1,197	\$ 1,343	\$ 1,500
Office	\$ 385	\$ 286	\$ 564
Executive Committee	\$ 1,000	\$ 809	\$ 1,100
Communication Committee	\$ 1,563	\$ 594	\$ 2,000
HRTCD Committee	\$ 3,850	\$ 1,843	\$ 6,300
Fund Raising Committee	\$ 922	\$ 387	\$ 500
Misc.	\$ 1,067	\$ 242	\$ 500
Special Grant PNS	\$ 4,796	\$ -	\$ -
Soft Cost Construction	\$ 42,293	\$ -	\$ -
Total General and Admin. Expenses	\$ 57,075	\$ 5,503	\$ 12,464
NET INCOME	\$ 8,152	\$ 254,975	\$ -

Notes to Financial Statements

(Year Ended March 31, 2020)

Note 1

Property and Equipment

	<u>Cost</u>	<u>Acc. Deprec</u>	<u>Net Book Value</u>
Land	\$ 95,000		\$ 95,000
Equipment	\$ 42,011	\$ 17,888	\$ 24,123
Building - Riverside	\$ 1,960,122	\$ 125,869	\$ 1,834,253
Building - Appleseed	\$ 9,164	\$ -	\$ 9,164
	<u>\$ 2,106,297</u>	<u>\$ 143,756</u>	<u>\$ 1,962,541</u>

Note 2

Funds

	<u>Balance</u>	<u>Investment Income,</u> <u>Contributions &</u> <u>Amortization</u>	<u>Balance</u>
	<u>31-Mar-19</u>	<u>Net</u>	<u>31-Mar-20</u>
General Endowment Fund	\$ 4,561	\$ 1,128	\$ 5,688
Tenant Endowment Fund	\$ 6,918	\$ 460	\$ 7,377
Tenant Special Needs Fund	\$ 20,184	-\$ 1,149	\$ 19,035
Appleseed Building Fund	\$ -	\$ 215,617	\$ 215,617
Int. Rest. Reserve Fund - Repair and Maint.	\$ 1,523	\$ 5,234	\$ 6,757
Board Designated Contingency Reserve Fund	\$ 51,000	\$ -	\$ 51,000
Ext. Rest. Reserve Capital Replacement Fund	\$ 3,899	\$ 4,352	\$ 8,251
Total	<u>\$ 88,084</u>	<u>\$ 225,641</u>	<u>\$ 313,725</u>

Note 3

Rental Expenses

	<u>Actual</u>	<u>Actual</u>	<u>Budgeted</u>
	<u>31-Mar-19</u>	<u>31-Mar-20</u>	<u>31-Mar-20</u>
Vacancies	\$ 3,925	\$ 530	\$ 3,000
Taxes & Sewer	\$ 15,865	\$ 13,894	\$ 18,000
Utilities	\$ 641	\$ 1,725	\$ 1,500
Insurance	\$ 4,606	\$ 7,668	\$ 7,500
Water	\$ 1,188	\$ 1,979	\$ 1,500
Garbage Removal	\$ 2,360	\$ 2,504	\$ 3,500
Snow Removal	\$ 800	\$ 2,500	\$ 3,000
Maintenance & Repairs	\$ 2,301	\$ 7,895	\$ 2,500
Landscaping	\$ 300	\$ 700	\$ 1,000
Professional Fees	\$ -	\$ 2,580	\$ 500
Replacement Reserve	\$ 2,772	\$ 4,120	\$ 4,000
Misc	\$ -	\$ 412	\$ 250
Mortgage Interest & Bank S/C	\$ 14,458	\$ 22,887	\$ 24,200
Depreciation	\$ 69,518	\$ 66,843	\$ 66,400
Bad Debt	\$ -	\$ -	\$ 2,000
Navigator	\$ 34,914	\$ 39,490	\$ 39,546
Navigator - Administration	\$ 1,404	\$ 2,383	\$ 2,000
Navigator Office and Anex	\$ 1,878	\$ 2,601	\$ 1,200
Total Rental Expenses	<u>\$ 156,929</u>	<u>\$ 180,712</u>	<u>\$ 181,596</u>

Contact Information

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**Antigonish Affordable Housing Society:
Community Building Community!**